

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
CORPUS CHRISTI DIVISION**

IN RE:	§	
	§	
VERONICA SAENZ,	§	Case No. 22-20164
	§	(Chapter 13)
Debtor.	§	JUDGE MARVIN ISGUR

**RESPONSE OPPOSED TO MOTION FOR RELIEF FROM THE STAY AND
CO-DEBTOR STAY, IF APPLICABLE REGARDING EXEMPT PROPERTY
CONCERNING 525 POENISCH, CORPUS CHRISTI, TX 78412**

To the Honorable Marvin Isgur, United States Bankruptcy Judge:

Veronica Saenz, (the “Debtor”) files this response opposed to the motion for relief filed by ARCPE 1, LLC under BLR 4001-1.

Admissions & Denials

1. The Debtor admits allegations contained paragraph 1.
2. The Debtor is without sufficient knowledge to admit or deny the allegations contained in paragraph 2.
3. The Debtor is without sufficient knowledge to admit or deny the allegations contained in paragraph 3. Upon information and belief, the Debtor gave a first and second lien deed of trust to Decision One Mortgage Company, LLC on or about April 6, 2006.
4. The Debtor admits the allegation in paragraph 4 to the extent that she had not filed her schedules until July 25, 2022. All other allegations in paragraph 4 are denied.
5. The Debtor admits that the collateral is real estate and would further admit that the real estate includes her primary residence at which she has lived for the past fifteen years.
6. The Debtor denies paragraph 6 and would further state that she scheduled her primary residence with a value of \$231,657. Debtor would further state that she has claimed a homestead interest in the real property.

7. The Debtor admits the allegations in paragraph 7.

8. The Debtor denies the allegations in paragraph 8. Specifically, the Debtor is investigating certain aspects the foreclosure proceeding which could lead to a challenge the foreclosure's legitimacy, i.e., the debtor claims to have not received notice of the sale and believes that the real estate sold for a grossly inadequate selling price.

9. The Debtor denies the allegation in paragraph 9.

10. The Debtor denies the allegation in paragraph 10.

11. The Debtor denies the allegation in paragraph 11.

12. The Debtor admits the allegation in paragraph 12.

13. The Debtor is without sufficient knowledge to admit or deny the allegations in paragraph 13.

14. The Debtor is not required to admit or deny the allegations in the unchecked paragraph 14. To the extent a denial is required, the Debtor denies the allegations.

15. The Debtor admits in part and denies in part the allegations in paragraph 15. Specifically, the Debtor admits that a foreclosure sale occurred on June 7, 2022, a Substitute Trustee's Deed was recorded on June 15, 2022, but denies that the Movant obtained legal or equitable title as owner of the property. All remaining allegations in paragraph 15 are denied.

16. The Debtor admits the allegation in paragraph 16.

17. The Debtor denies the allegation in paragraph 17.

18. The Debtor admits the allegation in paragraph 18 and would further state that counsels for the Debtor and Movant are continuing discussions to resolve the basis of the motion.

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By:



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CERTIFICATE OF SERVICE

I hereby certify that, compliant with Bankruptcy Rule 4001, this instrument was served by United States first class mail, with proper postage affixed, addressed to the parties set forth on the Service List Below on this August 5, 2022:

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